



PATENT
Customer No. 22,852
Attorney Docket No. 05793.3065-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Keira Brooke Bard et al.) Group Art Unit: 3628
)
Serial No.: 09/880,777) Examiner: Ojo Oyebisi
)
Filed: June 15, 2001)
) Confirmation No.: 7834
For: SYSTEM AND METHODS FOR)
PROVIDING STARTER CREDIT)
CARD ACCOUNTS)

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed December 19, 2005, the period for reply being extended to April 19, 2006 by the petition for a one month extension of time filed concurrently herewith, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.

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